

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David J. Milbut, Sr.  
Gail Kathleen Milbut  
Debtors

Case No. 16-05061-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: KADavis  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db/jdb  
cr  
4865252 +David J. Milbut, Sr., Gail Kathleen Milbut, 139 Shoemaker St., Dunmore, PA 18512-2733  
4865253 +JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219-6009  
4865255 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284  
4909437 +Bureau of Account Management, 3607 Rosemont Ave., Ste. 502, Camp Hill, PA 17011-6943  
+Chase Records Center, 9950 Regency Blvd No 602, Jacksonville, FL 32225  
+Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203-4774  
4865258 Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
4865261 DISNEY VACATION DEVELOPMENT, 1390 CELEBRATION BLVD, CELEBRATION, FL 34747-5166  
4865262 +Dr. Leslie A. Tarazano, 320 W. Drinker St., Dunmore, PA 18512-1918  
4865263 +Foundation Radiology Group, Three Gateway Ctr., 20th Fl, 401 Liberty Ave., Ste. 2000,  
Pittsburgh, PA 15222-1029  
4865265 +Intermountain Medical Group, 610 Wyoming Ave., Kingston, PA 18704-3787  
4865268 #+Lackawanna County Tax Claim, 135 Jefferson Ave., Scranton, PA 18503-1714  
4865269 #+Lackawanna County Tax Claim Bureau, 135 Jefferson Ave., Scranton, PA 18503-1716  
4865270 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005  
4865271 +Milton S. Hershey Medical Ce, 600 Center View Lane, Hershey, PA 17033-2903  
4865272 +Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798  
4865273 +NCC, 676 N. Michigan Ave., Ste 3600, Chicago, IL 60611-2832  
4865275 +Professional Account Svcs., P.O. Box 188, Brentwood, TN 37024-0188  
4865277 +SEARS, PO BOX 6275, SIOUX FALLS, SD 57117-6275  
4865276 Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 56084, Dallas, TX 75356  
4865279 Single Tax Office, William Fox, Collector of Taxes, P.O. Box 709, Scranton, PA 18501-0709  
4865280 +St. Mary of Mt. Carmel School, c/o FACTS Management Company, P.O. Box 82527,  
Lincoln, NE 68501-2527  
4877523 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4865249 +EDI: AMEREXPR.COM Sep 13 2019 23:23:00 American Express, P.O. Box 981535,  
El Paso, TX 79998-1535  
4910855 EDI: BECKLEE.COM Sep 13 2019 23:23:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
4865251 EDI: BANKAMER.COM Sep 13 2019 23:23:00 Bank of America, Bankruptcy Department,  
4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, NC 27410  
4865250 EDI: BANKAMER.COM Sep 13 2019 23:23:00 Bank of America, P.O. Box 982235,  
El Paso, TX 79998  
4865254 +EDI: CAPITALONE.COM Sep 13 2019 23:23:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4865256 +EDI: CHASE.COM Sep 13 2019 23:23:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
4865257 EDI: CHASE.COM Sep 13 2019 23:23:00 Chase/Amazon.com, P.O. Box 15298,  
Wilmington, DE 19850-5298  
4865259 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 13 2019 19:23:14  
Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956  
4865266 EDI: IRS.COM Sep 13 2019 23:23:00 Internal Revenue Service, Special Procedures Branch,  
PO Box 7346, Philadelphia, PA 19101-7346  
4865267 EDI: CAUT.COM Sep 13 2019 23:23:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505  
4895774 +EDI: MID8.COM Sep 13 2019 23:23:00 MIDLAND FUNDING LLC,  
MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
4865274 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2019 19:23:06 PA Dept. of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496  
4914613 EDI: PRA.COM Sep 13 2019 23:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4871729 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2019 19:23:06  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4969689 +EDI: DRIV.COM Sep 13 2019 23:23:00 Santander Consumer USA, Inc.,  
P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088  
4964077 +EDI: DRIV.COM Sep 13 2019 23:23:00 Santander Consumer USA, Inc., P.O. Box 560284,  
Dallas, TX 75356-0284  
4865278 EDI: SEARS.COM Sep 13 2019 23:23:00 Sears Credit Cards, P.O. Box 6283,  
Sioux Falls, SD 57117-6283  
4865281 EDI: RMSC.COM Sep 13 2019 23:23:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060  
4865282 EDI: TFSR.COM Sep 13 2019 23:23:00 Toyota Financial Services, Attn: Bankruptcy Dept.,  
P.O. Box 8026, Cedar Rapids, IA 52408  
4995482 EDI: BL-BECKET.COM Sep 13 2019 23:23:00 Toyota Lease Trust, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
4904853 +EDI: WFFC.COM Sep 13 2019 23:23:00 WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438,  
DES MOINES, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4865284 EDI: WFFC.COM Sep 13 2019 23:23:00 Wells Fargo, P.O. Box 95225,  
Albuquerque, NM 87199-5225  
4865285 +EDI: WFFC.COM Sep 13 2019 23:23:00 Wells Fargo Bank, N.A., 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001  
4909908 EDI: WFFC.COM Sep 13 2019 23:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088  
4902208\* +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4865260\* +David J. Milbut, Sr., 139 Shoemaker St., Dunmore, PA 18512-2733  
4865264\* +Gail Kathleen Milbut, 139 Shoemaker St., Dunmore, PA 18512-2733  
4871730\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4865283 ##+Trident Asset Management, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2230  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor JPMorgan Chase Bank, National Association pa-bk@logs.com  
Tullio DeLuca on behalf of Debtor 2 Gail Kathleen Milbut tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 1 David J. Milbut, Sr. tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1 David J. Milbut Sr.  
First Name Middle Name Last Name

Debtor 2 Gail Kathleen Milbut  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2863**

EIN --

Social Security number or ITIN **xxx-xx-4580**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-05061-RNO****Order of Discharge**

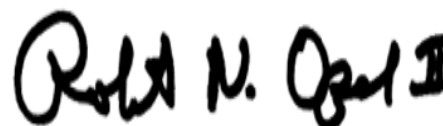
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Milbut Sr.  
aka David J. Milbut, aka David Milbut, aka Dave Milbut,  
aka David Milbut Sr.

Gail Kathleen Milbut  
aka Gail K. Milbut, aka Gail Milbut

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

9/13/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**